

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:17-bk-20460**

Judge _____

Rubin, Kristina L.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **October 17, 2017**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MC

Initial Debtor: KR

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

- a. The debtor has paid **\$3,415.00** to date and then shall pay \$ **553.00** per month to the Chapter 13 Trustee, starting on **11/01/2017** for approximately **55** months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Capone & Keefe, PC	Administrative Expense	1,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [X] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan [X] NONE

The following secured claims are unaffected by the Plan:

None

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*

☒ Not less than **100** percent

Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Motor Credit Co	0.00	Installment account opened 3/1/2016 Credit Limit: \$14,908.00,	Assume	414.33
Patricia Osterlo	0.00	Residential Lease 337 Volley Court Wall Twp., NJ	Assume	1,700.00

Part 7: Motions

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NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/05/3400

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
The Debtor lost her job and is only receiving unemployment benefits.	Decreased the monthly plan payment to accommodate the substantial reduction in income. Claims are lower thus can still pay 100% but extend the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: October 18, 2017 s/ Marc Capone
Attorney for the Debtor

Date: October 18, 2017 s/ Kristina L. Rubin
Debtor

Date: _____
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: October 18, 2017 /s/ Marc Capone
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: **October 18, 2017**

/s/ Kristina L. Rubin

Debtor

Date: **October 18, 2017**

Joint Debtor

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristina L. Rubin
 Debtor

Case No. 17-20460-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Oct 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2017.

db
 516839681 Kristina L. Rubin, 337 Volley Ct, Wall, NJ 07719-9484
 516839682 Allied Digestive Health, PO Box 11578, Newark, NJ 07101-4578
 517111349 Allied Digestive Health, 60 State Route 36 Ste B, West Long Branch, NJ 07764-1464
 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516839683 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 516839684 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 516839685 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516967655 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516839686 Chase Card- AmazonPrime, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 516839687 Chase Card- Disney, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 516839688 Chase Card- Slate Card, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 517122102 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
 516839689 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,
 Louis, MO 63129
 516839690 Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040,
 Saint Louis, MO 63179-0040
 516839691 Comenity Bank/New York & Co, PO Box 182125, Columbus, OH 43218-2125
 516839692 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
 516839693 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 516839694 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 516839699 North American Partners in Anesthesia, PO Box 49, Glen Head, NY 11545-0049
 516839700 Ocean Surgical Pavillion, PO Box 305250, Nashville, TN 37230-5250
 516839701 RMB, Inc., 409 Bearden Park Cir, Knoxville, TN 37919-7448
 516839703 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, PO Box 8026,
 Cedar Rapids, IA 52408-8026)
 517034511 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516839704 Vital Recovery, PO Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 23 2017 23:15:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2017 23:15:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516839695 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 23 2017 23:15:17 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517061794 E-mail/PDF: resurgentbknofications@resurgent.com Oct 24 2017 03:06:55
 LVNV Funding, LLC its successors and assigns as, assignee of QPL-LC Trust,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516839696 E-mail/Text: bk@lendingclub.com Oct 23 2017 23:16:23 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 517100546 +E-mail/Text: bankruptcydpt@mcmsg.com Oct 23 2017 23:15:51 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 516839697 E-mail/Text: ebn@barnabashealth.org Oct 23 2017 23:16:19 Monmouth Medical Center,
 PO Box 903, Oceanport, NJ 07757-0903
 516839698 E-mail/Text: ebn@barnabashealth.org Oct 23 2017 23:16:19 Monmouth Medical Center,
 PO Box 29962, New York, NY 10087-9962
 517108178 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 23 2017 23:14:45
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
 517110460 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 24 2017 02:13:41
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
 Norfolk VA 23541
 517108166 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 23 2017 23:14:45
 Portfolio Recovery Associates, LLC, c/o DMB, POB 41067, Norfolk VA 23541
 517108175 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 24 2017 02:12:48
 Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067,
 Norfolk VA 23541
 517077921 E-mail/Text: bnc-quantum@quantum3group.com Oct 23 2017 23:15:42
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 516839702 E-mail/PDF: gecsedirecoverycorp.com Oct 23 2017 23:14:24 Synch Bank/American Eagle,
 Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
 516843561 +E-mail/PDF: gecsedirecoverycorp.com Oct 23 2017 23:14:41 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516955520 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 24 2017 02:12:51 Verizon,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 40

Date Rcvd: Oct 23, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Kristina L. Rubin mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4